Independence. Commitment. Integrity.

The Advisory Advantage

Our Mission: Optimizing Your Organization's Retirement Plan

TheAdvisory.com

The Advisory Advantage

Our team of professionals at Income & Asset Advisory has one goal: making your company's retirement plan as efficient and successful as possible.

Because we are truly independent, we work exclusively on behalf of you, the plan sponsor. We always place your interests first and foremost, and have a fiduciary mandate to do so.

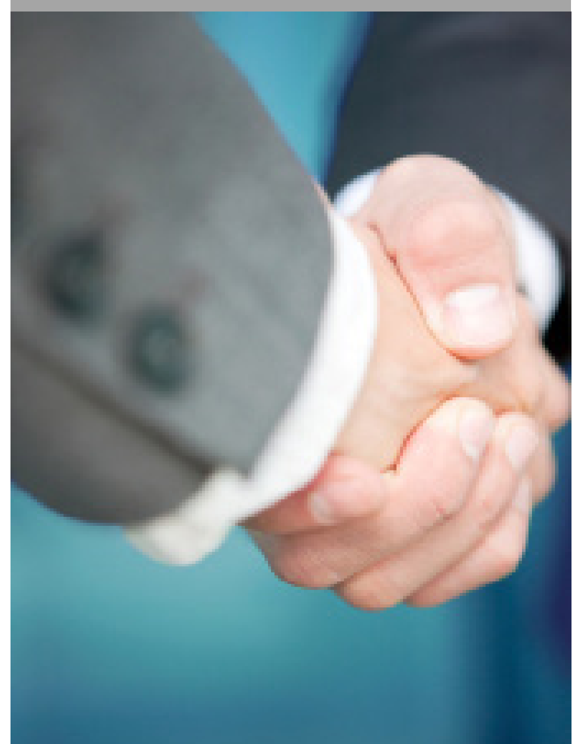
We are affiliated with no retirement-plan providers or brokerages, so we are free of conflicts of interest in representing you.

We partner directly with you and offer guidance not only on investments, but on every aspect of your plan, including plan design, investment management, administration, record keeping, fiduciary best practices and participant advice and education.

The Advisory helps you stay ahead of the changing regulatory climate to ensure your plan meets strict fiduciary guidelines. Our comprehensive and transparent approach produces stronger retirement plans and better outcomes.

Our advocacy creates efficiencies – working to save you and your staff time, reduce your costs and lower your risk.

Our Promise:
Complete commitment to the plan sponsors' goals through superior expertise, risk mitigation, cost control and unsurpassed service.



The Advisory's passionate dedication to best practices has allowed us to guide our clients to optimal retirement-plan solutions and proven success.

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We often find that typical retirement plans are weighed down by unnecessary expenses and fall short of ERISA requirements. Unfortunately, many plan providers and brokers lack important services and expertise.

As Registered Investment Advisors and Fiduciaries, we always put our clients' interests first. We sit entirely on your side of the table and deliver what others can't, helping ensure your plan's compliance through a prudent fiduciary process.

We Deliver Value:

… To Plan Sponsors – Through Clear Analysis, Expert Guidance and Fiduciary Oversight.

… To Your Employees – Through Improved Participation and Plan Performance.

The Advisory	Broker / Provider
✓ **Broadest possible range of providers**	*X* **Often locked together**
✓ **Totally independent**	*X* **Conflict of interest**
✓ **Fiduciary status in writing**	*X* **No fiduciary role**
✓ **Compensated only by client**	*X* **Broker paid by provider**
✓ **Upholds fiduciary standard**	*X* **Held only to suitability standard**

Our Scope of Services:

- Fiduciary Process Management
- Plan Benchmarking
- Cost Analysis
- Fiduciary Risk Reviews
- Regulatory Updates
- Optimized Plan Design
- Plan Investment Reviews
- Investment Policy Statement
- Custom Employee Education Program
- Fee Assessment and Negotiation
- Advocacy with Service Providers
- Thorough Due Diligence

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We look forward to evaluating your company's retirement plan or conducting a benchmark review. This will determine where your plan can be strengthened and if your expenses are reasonable – as required by federal law.

Income & Asset Advisory, Inc.
80 Business Park Drive, Ste. 304
Armonk, NY 10504
Phone: 914-273-6800

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